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RECOVERY



F E M A
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PEOPLE HELPING PEOPLE

T I M E S



C O L O R A D O / J U N E 3 , 1 9 9 9



FEMA Photo by Buffy Gifford

A volunteer encourages a smile from a child at Otero County's Flood Resource Center.

Rivers Flood During Week of Heavy Rains

Nearly a week of steady rain, heavy at times, caused the Arkansas, South Platte and Big Thompson rivers to overflow their banks, causing widespread flooding across vast acres of eastern Colorado.

"We experienced substantial damage to personal property in a number of front-range communities and damage to roads, bridges and infrastructure in more than a dozen counties," Gov. Bill Owens said.

At the request of the governor, President Clinton, on May 17, declared five counties eligible for disaster assistance to individuals and business owners with storm-caused losses. A sixth county was added for individual assistance on May 27.

Programs available to eligible applicants, coordinated at the federal level by the Federal Emergency Management Agency (FEMA), can include grants to help pay for temporary housing, minor home repairs and other serious disaster-related expenses. Low-interest loans from the U.S. Small Business Administration (SBA) also are available to cover individual and business property losses that are not fully insured.

On May 21, 12 counties were declared eligible for public assistance. That program reimburses state agencies, local governments and certain non-profit entities 75 percent of the cost of repairing eligible damages to public infrastructure. Public assistance briefings were conducted last week to identify applicants and provide information about assistance that is available.

FEMA Director James Lee Witt urged those who suffered flood-related damage to register for assistance promptly by calling FEMA's toll-free registration line, 1-800-462-9029 (TTY 1-800-462-7585).

"It's really tough when you see so many people lose family possessions they have worked all their lives to accumulate. But we'll do what we can to help them recover," Witt said. He named Scott Logan to coordinate the federal relief effort.

"We are working closely with the state, Red Cross and other voluntary agencies to help meet the needs of those affected by this disaster," Logan said.

Important Recovery Information

Register by Phone

People in disaster-declared counties in Colorado who suffered the effects of heavy rain and flooding that started Apr. 29, are urged to begin the application process by calling **1-800-462-9029** (TTY **1-800-462-7585** for speech or hearing impaired).

"We want to be sure that everyone who is eligible for disaster assistance understands how to get help," Federal Coordinating Officer Scott Logan said.

Disaster Housing Assistance

The Federal Emergency Management Agency (FEMA) provides grants that may pay for alternate rental housing, essential repairs to make the home livable or help for those facing eviction or foreclosure because of the storm.

U.S. Small Business Administration

During disasters, the U.S. Small Business Administration (SBA) provides low-interest, long-term loans to homeowners, renters and businesses owners who are not adequately insured.

National Flood Insurance

Disaster victims insured with the National Flood Insurance Program (NFIP) are eligible to file claims to repair or replace their damaged homes and personal property. Call your insurance agent or company to file your claim. Call **1-800-720-1090** for information about NFIP.

APPLY BY PHONE
1-800-462-9029
(TTY: 1-800-462-7585)
8 a.m. to 6 p.m.
Monday — Saturday
Toll Free



A M E S S A G E F R O M

PRESIDENT

BILL CLINTON

My heart goes out to all Colorado residents affected by the recent flooding.

This has been an extremely rough time for thousands of Colorado residents. This is not the first time that many of you are repairing damaged roofs, cleaning up debris and trying to preserve your precious keepsakes and belongings. It is hard to do all this and still hold back the tears. Recovering from a disaster is a slow and painful process.

A primary responsibility of the federal government is to be there when disaster strikes and to stick by people until they can get back on their feet. I directed that residents of Colorado be eligible to apply for federal disaster assistance by using the toll-free registration number listed in this publication. Through the application process, low-interest loans, housing grants, home-repair grants and other aid programs are quickly available.

I assure you that in the weeks and months to come, your government will continue to support your efforts to rebuild your lives and communities. We will be with you, along with our state and local government partners, for as long as it takes to help you on the road to recovery.

Our hearts and prayers are with you, and I wish all of the people of Colorado impacted by the flooding Godspeed in your recovery.



A M E S S A G E F R O M

GOVERNOR

BILL OWENS

The flooding along the front range in Colorado this spring has had a great impact on many people. Families have been displaced. The doors of businesses have been closed.

Roads and bridges have been washed out. The cleanup will take many months and a lot of hard work before some semblance of normalcy is restored to the communities impacted.

I visited the flood-devastated neighborhoods and communities shortly after the rain stopped in the first week of May. A number of families were left homeless and my heart goes out to them.

The state is working closely with local and federal agencies to provide disaster relief as quickly as possible. A wide variety of assistance is available to Colorado residents and businesses that suffered losses.

There aren't words to express the gratitude and pride I have for those individuals, state agencies and local government officials who have given their time and dedicated their efforts to helping flood-impacted communities and individuals. The American Red Cross, the Salvation Army, Colorado National Guard, local churches and hundreds of volunteers have offered a hand to help. I've seen an outpouring of goodwill all along the front range from Greeley to Trinidad.

As witnessed in the not-so-distant past, Coloradans stick together and support one another in times of tragedy. I'm very proud of our state and the people and resources that make it great.

Filing a Flood Insurance Claim

If you have flood insurance, call your insurance agent to report your claim. The agent will prepare a Notice of Loss form and an adjuster will be assigned to assist you.

If possible, photograph the outside of the premises, showing the flooding and damage. Also, photograph the inside of the premises, showing the damaged property and the height of the water.

Separate damaged from undamaged property. Put damaged property in the best possible order for the adjuster's examination.

Dispose of damaged property which pre-

sents a health hazard or which may hamper clean-up operations.

Be sure to describe adequately all discarded items so that when the adjuster examines your losses and your records, these articles are included in the documentation.

Compile a room-by-room inventory of missing or damaged goods and include manufacturers' names, dates and places of purchase and prices. Try to locate receipts or proofs of purchase, especially for large appliances.

When the adjuster visits your property, let him or her know if you need an

advance or partial payment of loss.

Good records can speed up settlement of your claim.

QUESTIONS?

Call the FEMA Helpline

1-800-525-0321

TTY: 1-800-462-7585

8 a.m. – 6 p.m. Monday through Saturday

Toll Free

Help on the Road to Recovery

Individuals and business owners who suffered damage because of severe storms and flooding in the following counties may be eligible for assistance. The affected counties are: Bent, El Paso, Larimer, Otero, Weld and Pueblo.

DISASTER HOUSING ASSISTANCE

Help is available for renters and homeowners whose primary residences were damaged or destroyed or who face displacement from their homes. Aid can include grants for alternate rental housing, money for emergency repairs to make the home livable, or mortgage or rental assistance for those facing eviction or foreclosure as a result of the flooding.

HOME/PERSONAL PROPERTY DISASTER LOANS

U.S. Small Business Administration (SBA) disaster loans of up to \$200,000 may be available to homeowners for real estate repairs. Renters and homeowners may borrow up to \$40,000 to replace personal property losses.

INDIVIDUAL AND FAMILY GRANT PROGRAM

Grants may be made to meet disaster-related serious needs or necessary expenses not covered by other assistance programs or insurance.

Make sure disaster aid goes to those who deserve it.

FEMA Fraud Hotline

1-800-323-8603

Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability or economic status. If you or someone you know has been discriminated against, contact the FEMA Helpline 1-800-525-0321 (TTY: 1-800-462-7585).

BUSINESS DISASTER LOANS

Businesses and nonprofit organizations of all sizes may borrow up to \$1.5 million from the U.S. Small Business Administration (SBA) to fund repairs or replacement of real estate, machinery and equipment, inventory and other assets. For small businesses only, SBA makes economic injury loans for working capital to pay necessary obligations.

CONSUMER SERVICES

Assistance may be provided in filing consumer complaints about disreputable business practices and other problems.

DISASTER UNEMPLOYMENT ASSISTANCE

Weekly benefits may be provided for those out of work due to the disaster, including self-employed persons, farm/ ranch owners and others not covered by regular unemployment. Apply at local unemployment offices.

AGRICULTURAL ASSISTANCE

Emergency loans may be available to farmers operating and managing farms or ranches and aqua farmers. Loans are limited to compensation for actual losses to essential property and/or production capacity. Cost-sharing grants also are available for emergency conservation measures. Contact your local Farm Service Agency office.

SOCIAL SECURITY BENEFITS

Help is provided to speed the delivery of checks delayed by the disaster and to apply for Social Security disability and survivor benefits.

TAX ASSISTANCE

The Internal Revenue Service (IRS) allows federal income tax deductions for underinsured or uninsured casualty losses on homes, personal property and household goods. Those eligible may file amended returns for the previous year to receive early tax refunds.

FRAUD PROTECTION AND LEGAL SERVICES

The U.S. Department of Housing and Urban Development can assist in cases of

unlawful discrimination in covered housing. Complaints of fraud or other misrepresentation may be filed with the state consumer protection office. Legal assistance and referrals may be available by calling the Colorado Bar Association.

INSURANCE INFORMATION

Assistance is available from the Colorado Insurance Division on matters such as expediting settlements, obtaining copies of lost policies, verifying losses and filing claims.

VETERANS BENEFITS

Information is available about benefits, pensions, insurance and VA mortgage loans.

VOLUNTEER AGENCY SERVICES

Volunteer relief agencies, such as the American Red Cross, Salvation Army and faith-based groups, offer a wide range of services from supplying victims with home clean-up kits to financial assistance to meet emergency disaster-caused needs.

To help you, FEMA will ...

- Provide you with access to disaster assistance.
- Provide you with an opportunity to tell your story to a responsive FEMA representative.
- Treat you with respect and caring.
- Give you clear, accurate information about available assistance and how to apply for it.
- Explain clearly what you need to do after registration, what you can expect from government agencies and how long the process should take.
- If you are eligible, provide you with disaster housing assistance as promptly as possible and give you an estimate of when you will receive assistance.
- Advise you on how to protect against future losses.
- Use your suggestions to improve our service.

Out of Work Because of the Disaster?

Your business has been destroyed. Your crops have been damaged. You no longer have a job or income. What do you do?

The federal disaster unemployment assistance program (DUA) may provide you with a weekly check if you have become unemployed or have suffered a loss of income due to the disaster. The program is designed to help the self-employed, farmers, ranchers and those not normally eligible for unemployment insurance.

What is the first thing I need to do?

Call the state/federal toll-free application number **1-800-462-9029** (TTY **1-800-462-7585**) for the speech- and hearing-impaired) to register for disaster aid. Apply at your local unemployment office for disaster unemployment assistance.

Who will process my application?

Your local unemployment office processes your application, determines your eligibility and disburses checks.

How often are payments made?

Disaster unemployment assistance can provide weekly benefits for up to 26 weeks following the date of the declaration of the disaster.

How do I know if I am eligible for benefits?

You may be if you are:

- out of work as a result of the disaster;
- self employed or a migrant/seasonal worker with income substantially affected due to the disaster;
- an employee not covered by any other unemployment compensation;
- a survivor who, as a result of the disaster, becomes head of household.

Is disaster unemployment assistance the only way to get help?

You may be eligible for other disaster assistance programs. To find out, call **1-800-462-9029** (TTY **1-800-462-7585**) for the speech- and hearing-impaired).



FEMA Photo by Mike Reiger

Gov. Bill Owens talks with flood victims in La Junta, Otero County.

SBA Low-Interest Loans

Low-interest loans from the U.S. Small Business Administration are the primary form of federal assistance for long-term recovery for homeowners and renters, as well as businesses of all sizes. These SBA loans fund repairs of damages to private property that is not fully covered by insurance. By making affordable loans, the SBA disaster program helps disaster victims pay for repairs while keeping costs to the taxpayer reasonable.

SBA disaster loans of up to \$200,000 are available to homeowners for real estate repairs, and up to \$40,000 for homeowners and renters for replacing disaster-damaged personal property.

SBA analyzes the income and debts of a homeowner or renter and if SBA determines the disaster victim cannot afford an SBA disaster loan, SBA may refer the applicant to the Individual and Family Grant Program.

Businesses and nonprofit organizations

of all sizes may apply for low-interest disaster loans from SBA to repair or replace disaster-damaged real estate, machinery and equipment, inventory and other business assets. Loans up to \$1.5 million are available for losses not fully covered by insurance.

For small businesses only, SBA makes Economic Injury Disaster Loans (EIDLs) to provide working capital to pay necessary obligations until operations return to normal after the disaster. These working capital loans are available to businesses financially impacted by the disaster, even if they had no property damage. Small businesses located in counties contiguous to the declared counties also may apply for these economic injury loans.

If you need help in completing your loan application, you can get help from an SBA representative at all disaster recovery centers.



Floodwaters wash away Colorado roads leaving behind rubble and ruin.

Flood Insurance Provision May Help Reduce Future Flood Damage

If your home or business is damaged by a flood, you may have to meet certain building requirements in your community to reduce future flood damage when you repair or rebuild. Help in covering the costs of meeting those requirements may be provided in your flood insurance policy.

Flood insurance policyholders in high risk areas may be eligible to get up to \$15,000 to help pay the costs to bring their home or business into compliance with their community's floodplain ordinance.

If your community officials determine that your home or business has been substantially damaged by the flood, contact the insurance company or agent to file a claim for help in meeting these costs. For more information, call your insurance company, agent or the NFIP toll free at **1-800-720-1090**.

Think About Flood Insurance

As many Colorado residents found out in the aftermath of recent flooding, homeowner policies do not cover damage from rising waters. But those who do not have flood insurance can take steps now to protect themselves against future losses.

Flood insurance backed by the federal government is available to any homeowner, renter or business owner whose property is in a community that participates in the National Flood Insurance Program (NFIP). In order to participate, the community must adopt and enforce local floodplain management ordinances designed to reduce the risk of future flood losses.

If you live in such a community, you can purchase flood insurance from any licensed insurance agent or company.

Premiums vary according to the flood risk your property is exposed to, the amount of coverage you purchase, the deductible you select and the type of building you are insuring. Nationwide, the average premium is about \$300 per year for approximately \$98,000 of coverage.

On a single-family home, you may purchase flood insurance coverage up to a maximum of \$250,000 on the structure and up to \$100,000 on the contents.

Homeowners and renters can purchase up to \$100,000 flood insurance coverage for personal belongings located on the first floor and above in non-elevated buildings. Coverage for items in basements and on the ground floor of elevated buildings is limited. Mobile homes can be insured if they are on a permanent foundation and anchored to resist flotation, collapse or lateral movement.

If you are a business owner, the maximum coverage is \$500,000 on the building and another \$500,000 on contents. If you are a renter, you can purchase up to \$100,000 coverage for personal belongings.

For more information, contact your local insurance agent or company, or call the NFIP toll-free number, **1-800-720-1090**.

There is a 30-day waiting period before new policies take effect, so don't delay.

FEMA Photo by Mike Rieger

This issue of *Recovery Times* is published by the Federal Emergency Management Agency (FEMA) and the Colorado Office of Emergency Management with help from other federal, state and voluntary agencies. Comments and inquiries about *Recovery Times* may be directed to **1-800-525-0321**.

Scott Logan
Federal Coordinating Officer

Tommy Grier
State Coordinating Officer

Joe Stocks, Director,
FEMA Public Affairs

Aileen Cooper, Managing Editor,
FEMA Public Affairs

Internet/WorldWideWeb
<http://www.fema.gov>
DR 1276

State Partners Join in Recovery Efforts



FEMA Photo by Buffy Gilfoin

Restoring lives. Coloradans seek assistance from federal and state agencies.

As Tommy Grier, director of the Colorado Office of Emergency Management said, "There are a lot of great Americans in Colorado."

From the start of the flooding, personnel from local, state, federal and voluntary agencies joined together to help minimize destruction and work to restore lives to normal as quickly as possible.

The first report of flooding came into the

State Emergency Operations Center at 9 p.m. the night of April 29. People in Manitou Springs were sandbagging and evacuating trailer parks along Fountain Creek in El Paso County with the help of the Colorado Department of Transportation (CDOT).

The next day, calls came in from Larimer, Boulder and Weld counties reporting flood situations. Pueblo had washed-out roads and damage to bridges and sewers.

The National Guard was called in to help with sandbagging and evacuations in La Junta, where more than 200 homes were flooded with up to 8 feet of water and some residents were stranded.

The rain continued through May 2. Disaster declarations were issued by Bent, Crowley, Custer, Elbert, Fremont, El Paso, Kiowa, Larimer, Las Animas, Otero, Pueblo and Weld counties. A number of cities and towns along the front range also submitted disaster declarations.

Rainfall totals ranged from 3 to 13 inches in affected areas – an amount equal to the annual total for Colorado. The flooding caused damage to over 350 homes, businesses, agricultural and local, state and federal facilities.

Federal, state, local and voluntary agencies who helped and continue to work together in recovery efforts include the Colorado National Guard, American Red Cross, Colorado Dept. of Transportation, Dept. of Local Affairs, Water Conservation Board, Dept. of Human Services, Dept. of Agriculture, Dept. of Labor and Employment, Dept. of Natural Resources, FEMA, SBA and the Army Corps of Engineers. County sheriffs and fire department personnel have monitored water levels in rivers and levees to keep residents informed.

CLIP AND SAVE

IMPORTANT PHONE NUMBERS

Federal Agencies

FEMA Registration	800-462-9029
TTY for hearing/speech-impaired	800-462-7585
Disaster Information Helpline	800-525-0321
TTY for hearing/speech-impaired	800-462-7585
FEMA Fraud Detection	800-323-8603
National Flood Insurance Program	
Obtain policy/information	800-720-1090
Small Business Administration	800-366-6303
Internal Revenue Service	800-829-1040
TTY for hearing/speech-impaired	800-829-4059
Housing and Urban Development Hotline	800-669-9777
Department of Veterans Affairs	800-827-1000
TTY for hearing/speech-impaired	800-829-4833
Social Security Administration	800-772-1213

State Agencies

Agriculture Dept	303-239-4100
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Agricultural Hotline	800-886-7683
Dept. of Revenue	303-232-2446
Legal Services	
Office of Attorney General	303-866-4500
American Bar Association	
Young Lawyers Division	800-310-7029 ext. 728
Disaster Unemployment	call local office
Dept. of Labor and Employment	303-388-5515
Insurance Division	303-894-7499
Social Services	303-620-4147
Crisis Counseling	
Mental Health Association	303-377-3040
Dept. of Human Services	303-866-7403
Consumer Protection	
Office of Attorney General	303-866-5189
Better Business Bureau	303-758-2100

Voluntary Agencies

American Red Cross	800-417-0495
Salvation Army	303-722-7474